

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

1-28. (canceled)

29. (new) A method for authorizing mandates of payment through credit instruments wherein a user purchases at least one item of goods and/or at least one service in a commercial site in exchange for the payment of an amount of money, the user having at least one credit instrument issued by an issuing institution (21), the at least one credit instrument univocally determined by credit instrument identification data, and a cellular radiotelephone (20) capable of sending and receiving radiotelephony messages, the method comprising the steps of:

A. checking, via a system of the issuing institution, a validity of the credit instrument; and

B. transmitting, from said system of the issuing institution to the commercial site, a message including a confirmation or refusal of an authorization of the mandate of payment, depending on an outcome of the checking step A,

wherein the method further comprises the following preliminary step executed prior to the checking step A and the transmitting step B:

C. sending, from the cellular radiotelephone (20) of the user to a radiotelephony message managing device (22) of a service center (21) of the issuing institution, a first one radiotelephony message comprising a commercial site identification code, the amount of money, and at least one identification data, the identification data being any of instrument identification data, user identification data, and telephone identification data, said radiotelephony message being an SMS and/or MMS message, and both the commercial site identification code and the amount of money being inputted by the user during composition of the first one radiotelephony message, and

wherein the method yet further comprises the following step executed after the sending step C:

D. sending, from the radiotelephony message managing device (22) of the service center (21) to the cellular radiotelephone (20) of the user, a second one SMS and/or MMS radiotelephony message comprising a confirmation information related to the confirmation or refusal of the authorization of the mandate of payment.

30. (new) The method according to claim 29, wherein any of the instrument identification data and the user identification data and the telephone identification data are stored in a memory of the cellular radiotelephone (20).

31. (new) The method according to claim 29, wherein any of the instrument identification data, the user identification data, and the telephone identification data are inputted by the user during composition of the message.

32. (new) The method according to claim 29, wherein the commercial site is accessible via computer through a network.

33. (new) The method according to claim 32, wherein the commercial site is accessible via the Internet.

34. (new) The method according to claim 29, wherein the commercial site is an automatic cash dispenser.

35. (new) The method according to claim 29, wherein the radiotelephony message managing device is incorporated in the service center (21) of the issuing institution.

36. (new) The method according to claim 29, wherein the radiotelephony message managing device is a radiotelephony message managing server (22) in communication with the service center (21).

37. (new) The method according to claim 29, wherein the radiotelephony message sent during step C further comprises a request of authorization of the mandate of payment.

38. (new) The method according to claim 29, further comprising the steps of:

E. after said sending step C, sending, from the radiotelephony message managing device (22) to the cellular radiotelephone (20), a third one SMS and/or MMS radiotelephony message comprising at least an indicative information indicative of any of the commercial site and the amount of money; and

F. inputting, by the user into the cellular radiotelephone (20), a confirmation response related to the correctness of the indicative information received in step E,

wherein, if the confirmation response by the user of step F is positive, the cellular radiotelephone (20) transmits one responsive SMS and/or MMS radiotelephony message comprising a request of authorization of the mandate of payment to the radiotelephony message managing device (22) of the service center (21), after which step B is performed.

39. (new) The method according to claim 29, wherein the cellular radiotelephone (20) is provided with an operating mode for using one or more credit instruments selectable by the user.

40. (new) The method according to claim 39, wherein the operating mode comprises operations of checking the user's entitlement based on the input of passwords.

41. (new) The method according to claim 39, wherein, in the operating mode, the user selects a credit instrument.

42. (new) The method according to claim 39, further comprising the step of:

G. prior to said sending step C, sending from the radiotelephony message managing device (22) to the cellular radiotelephone (20) a predefined radiotelephony message comprising blank fields related to any of the commercial site identification code and the amount of money.

43. (new) The method according to claim 39, further comprising the step of:

H. after said sending step D, saving transaction data in a memory of the cellular radiotelephone (20).

44. (new) The method according to claim 39, wherein the operating mode for using credit instruments comprises a selectable sub-mode for setting data related to the one or more credit instruments stored in a memory of the cellular radiotelephone (20).

45. (new) The method according to claim 29,  
wherein the radiotelephony message sent during the  
sending step C also comprises an IMEI (International Mobile  
Equipment Identity) code of the cellular radiotelephone (20), and  
wherein during the checking step A the issuing  
institution (22) checks that the IMEI code corresponds to any of  
the user, the cellular radiotelephone, and the credit instrument.

46. (new) The method according claim 29, wherein, after  
the sending step C, the service center (21) transmits, to an  
email address of the user, an email message reporting of the  
confirmation or refusal of the authorization of the mandate of  
payment.

47. (new) The method according to claim 29, wherein the  
credit instrument is a credit card.

48. (new) The method according to claim 29, wherein the  
credit instrument comprises any of a magnetic stripe and an  
electronic chip.

49. (new) The method according to claim 48, wherein the  
cellular radiotelephone (20) is provided with at least one slot  
comprising an interface for reading the magnetic stripe and/or

the electronic chip of the credit instrument so as to read credit instrument data and insert the credit instrument data into the first one radiotelephony message sent during step C.

50. (new) The method according to claim 43, wherein the saving step H is performed under selection by the user.

51. (new) A method for authorizing a mandate of payment for purchase of any of a goods or service by way of a credit instrument associated with the user, comprising:

sending, by the user from a cellular radiotelephone of the user, one radiotelephony message comprising a commercial site identification code identifying the commercial site to receive the payment, an amount of money to be included in the payment, and at least one identification data, to a service center of an issuing institution of the credit instrument, the identification data being any of instrument identification data, user identification data, and telephone identification data, said radiotelephony message being an SMS and/or MMS message, and said commercial site identification code and said amount of money being inputted by the user during composition of the one radiotelephony message;

checking, via a system of the issuing institution, a validity of the credit instrument; and

transmitting, from said system of the issuing institution to the commercial site identified by the commercial site identification code, a message including a confirmation or refusal of an authorization of the mandate of payment, depending on an outcome of the checking step.

52. (new) The method according to claim 51, further comprising the step of:

sending, from the radiotelephony message managing device (22) of the service center (21) to the cellular radiotelephone (20) of the user, another one SMS and/or MMS radiotelephony message comprising a confirmation information related to the confirmation or refusal of the authorization of the mandate of payment.